ABA Insurance Services

MEMBER OF GREAT AMERICAN INSURANCE GROUP

Enhancements and Clarifications



As cyber threats continue to evolve, so does our coverage. We have streamlined policy wording and clarified key language to provide greater certainty and reinforce our commitment to clear, comprehensive protection for your clients.

Changes to Insuring Agreements

Automatic Additional Insured coverage added to Liability Expense

Expansion to Supplemental Coverage

1. Increased sublimits for Betterment Expense, Reward Expense and Attendance Expense *(Hearings and Trials)*
2. Claim Preparation Expense added
3. SEC Reporting Assistance Expense added
4. C-Suite Protection Expense added
5. Contingent Bodily Injury and Property Damage added

Modern Threat Language

Definitions explicitly contemplate AI/deepfake/similar tech in key incident triggers *(e.g. Cyber Crime Incident, Privacy Incident, Network Security Incident)*.

Stronger Business Interruption & Reputational Coverage

Longer recovery periods for Business Interruption and Extended Business Interruption.

Cyber Crime & Social Engineering

Cyber Crime Loss expanded to include Transfer of Funds Attack.

Social Engineering expanded to include funds held in escrow and the value of tangible property.

Coverage Resilience After Limit Exhaustion

Adds a Breach Response Costs Additional Limit so coverage can continue even after aggregate exhaustion, and the Insured isn't stranded after a major event.

The ultimate difference?

Cyber Risk Claims Handling

What sets Risk-e Business apart?

Risk-e Business stands out for both its comprehensive policy language and how clearly that coverage performs when a claim occurs. Clear, well-defined language can play an important role in supporting consistent claims handling.

Clear, well-defined language could reduce uncertainty and support a clearer approach if a claim may occur. Risk-e Business is designed to support the coordinated response, guidance, and decision-making insureds rely on during the claims process.

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